

# Terms of Business

## SECTION 1.0: Address Details

Its4women.com  
66 Railway Road  
Coleraine  
Co L/derry  
BT52 1PG

Tele 0844 8580718

**SECTION 2.0: Our service to you** - We act as an Independent Intermediary (Broker) on your behalf (the client). We offer a range of Insurance products and our service includes advising you on your insurance needs, arranging your insurance cover with insurers and helping you with any subsequent event(s) or alterations to the insurance we have placed. You will be advised of this arrangement prior to commitment to buy. Our claims service for all motor related policies is outsourced to Contact Claims Ltd. We have also selected one provider for our Legal Expenses Insurance.

**SECTION 3.0: Whose products do we offer?** – Its4women.com car insurance is underwritten by Zenith Insurance plc.

**SECTION 4.0: Service we will provide you with** – Its4women has been designed as an internet product that provides you with the ability to administer the product yourself. You do have the option of call us at anytime if you are unable to do this.

**SECTION 5.0: Who we are and who regulates us** - MCL Insurance Services Ltd, T/as Its4women.com, 66 Railway Road, Coleraine, Co L /derry, BT52 1PG is authorised and regulated by the Financial Services Authority and have permission as stated below to provide insurance mediation services in the Republic of Ireland. Our FSA registration number is **306483**

Our permitted permissions are as follows: -

- Advising on Non Investment Insurance Contracts
- Arranging (bringing about) deals in Non Investment Contracts
- Making arrangements with a view to transaction in Non Investment Insurance Contracts
- Dealing in Non Investment Contracts as agent
- Assisting in the administration and performance of a contract of insurance
- Agree to carry on a regulated activity

You can check our status on the FSA Register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

## SECTION 6.0: What will you have to pay us for our services?

All adjustments and new business/renewals are inclusive of a £10 fee.

### 6.1 Non-Internet Business

All telephone handled adjustments and renewals will be subject to a £10 handling charge.

### 6.2 Internet and Non Internet Business

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#### 6.2.1 NTU'D "Not taken Up Policies"

If we have been asked to provide cover and the policy is cancelled before inception any returned monies will be subject to a £25 charge

#### 6.2.2 Temporary Charges

Temporary Charges as detailed below are weekly premiums

#### Temporary Additional Drivers

Drivers Age	Additional Premium
21 – 24	£30
25 +	£20

#### Temporary Additional Vehicles

No Of Groups Higher	Additional Premium
0 – 2	£20

#### Temporary Substitution of Vehicles

No Of Groups Higher	Additional Premium
0 – 2	£20

#### 6.3 Premiums and Financial Aspects

In order to offer you credit facilities, we are registered under the Consumer Credit Act and our licence number is 559768.

We normally accept payment by cheque and credit/debit cards. You also have the option of spreading your payments through a credit scheme that we have arranged with Close Premium Finance.

Close Premium Finance can be contacted on **0870 220 3192**. If you wish to make any adjustments to your direct debit details, such as a change of address, or payment dates please contact the above number directly.

#### 6.4 Direct Debit Payments

Should you default on a Direct Debit or there is an outstanding balance following cancellation of the policy, we reserve the right to collect payment arrears by credit/debit card.

We may keep certain documents, such as your insurance policy documents or certificate, while we are awaiting full payment of premiums. In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents that you are required to have by law.

#### 6.5 Client Account Management

Premiums that we collect from you are held in a statutory trust insurance broking account specifically for the purpose of holding clients premiums. By virtue of agreements we hold with insurers, we collect premiums as agent of the insurer. Therefore, once we have collected premiums from you, under the terms of agreements with insurers, those premiums are treated as having been paid to the insurer. We will remit the premiums to the insurers, after deduction of our commission, in accordance with the terms of our agreements with insurers. We shall only withdraw commission after we have received the premium from you, and in accordance with FSA regulations and agreements that we hold with insurers.

#### 6.6 Disclosure of Commission

If you would like to know the amount of commission that we are paid in respect of your insurance contract, this information is available on request.

**SECTION 7.0: Cancellation Rights** - The Mediation Contract is the agreement between you and us for the insurance mediation services that we provide to you in respect of your insurance requirements.

Once you have entered into the mediation contract with us, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the mediation contract. The duration of this cancellation period is 14 days and commences from either:

- the day of conclusion of the mediation contract; or
- the day on which you receive the full terms of the mediation contract detailing the full contractual terms, conditions and information of the contract; whichever is later.

To cancel this contract within this cancellation period, please write to us at the address shown in section 1.0, returning any documentation sent to you with your reasons for cancellation. The policy will not be cancelled until we are in receipt of the relevant documentation.

If the policy is cancelled within the cancellation period the insurers will normally charge for the time on risk. Any return premium will be net of commission and a £25 administration charge

If we are forced to cancel the policy due to non-payment or we have not received any of the information we have repeatedly requested any cancellation return will be subject to a further £25 charge to cover additional administration costs

The contract can be cancelled at any time by either party in writing by giving 7 days notice. If you wish to give notice of cancellation, again please write to us at the above address. If we are required to cancel the contract we shall write to you at the last known address we have for you on our records. Any cancellation after the "Cooling off" period will be subject to a £25 administration charge

#### *7.1 Cancellation Conditions*

1. There will be no return following cancellation after an accident/claim
2. For Direct Debit cases any interest will be deducted from any return
3. If paying by Direct debit and you make a claim the full amount will immediately become due
4. Please allow up to 45 days for a return
5. No return will be released if we are still awaiting outstanding documents

**SECTION 8.0: Your Duty to us (Disclosure)** - It is your responsibility to provide complete and accurate information to insurers when you take out a policy, throughout the life of your policy and when you renew the insurance. Failure to disclose information pertaining to your insurance, or any inaccuracies in information provided, could result in your insurance policy being invalid or cover not operating fully.

It is important that you ensure that all statements you make on proposal forms, claims forms and other documents, are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

**SECTION 9.0: Confidentiality and Data Protection** - All personal information about our customers is treated as private and confidential. We will only use and disclose the information we have about customers in the normal course of arranging and administering their insurances, and will not disclose any information to third parties without their written consent.

In the interests of security and to improve our service, telephone calls you make to us may be recorded.

Under the Data Protection, individuals have a right to see personal information about them that we hold in our records. A charge of £10 is made for this service. If you wish to exercise this right, or have any other related queries, you should write to us at the above address.

**SECTION 10.0: Use for Marketing Purposes** - We may use the information held about you, to provide you with information about other products and services which we offer and which we feel may be appropriate to you by email, telephone, post or other means.

You may exercise your right to give notice to stop data being processed for marketing purposes by contacting us at any time. Please contact us at the above number or write to us at the above address.

**SECTION 11.0: Claims Handling** - Any accident must be reported to us immediately. Do not delay in reporting any accident no matter how small it may appear at the time of occurrence.

All Claims are handled by: Contac Claims Ltd, 4 – 8 Kilcoole Park, Belfast, bT14 8IB

The claims number for accidents and windscreen claims is as follows: -

## **Claims Notification Number                    028 90722950**

Any solicitors/third party letters/correspondence received must be passed to Contac Claims Service immediately, unanswered, by return post. Such incidents must be reported immediately (regardless of whether you are of the opinion it will not lead to a claim) or as soon as practically possible and thereafter in writing to enable a proper investigation to be carried out. We will appoint a loss adjuster and/or a claims investigator on your behalf. After investigation if it is clearly identified by the insurer that such an incident will give rise to a claim you may be requested to pay any policy all claims excess applicable (i.e. your contribution of each and every claim set out in your insurance policy)

We shall forward any payments in respect of any claim, to you, without delay. In cases in which settlement has been issued by the insurer direct to a third party we will inform you once we receive formal notice from your insurer. An update on the progress of any claim under your policy can be obtained at any time by contacting the number above.

**SECTION 12.0 Renewals** - It is our policy to ensure renewal terms are issued to you in good time to enable you to make an informed decision regarding the renewal. If information is requested by us for renewal you must supply it immediately as any delay could mean a delay in offering renewal/and or us not being able to offer renewal terms at all.

**SECTION 13.0: Other Taxes and Costs** - Other taxes and costs, or both, may exist in relation to the products and services offered by us which are not paid through, nor imposed by us.

**SECTION 14.0: Complaints** - It is our intention to provide you with a high level of customer service at all times. If there are occasions where we do not meet these standards, either contact a member of staff or write to Miss Emma Beattie at the address in section 1.0. Whether you contact us verbally or in writing we will acknowledge your complaint in writing within 5 working days, advising you of who is dealing with the matter and further details regarding our complaints procedure. We aim to resolve any complaints within 20 working days. A copy of our full complaints procedure is available at anytime upon request.

We are also covered by the Financial Services Compensation Scheme. You may be entitled to compensation from this scheme if we cannot meet our obligations. This does depend on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

**SECTION 15.0: Documentation** – We wish to take care of the environment and reduce the amount of printed documentation. As a result we will only forward your certificate of insurance by post. All other documentation including policy wording can be viewed and printed from our website. In addition all documentation relevant to the contract of insurance such as the Statement of Facts can be viewed from your online account. If you do not have access to this and would like a hard copy we will forward this to you subject to a handling charge of £5.

We may also hold some documentation from time to time if we have any payments or requested information from you outstanding.